July 2026

Update

A publication exclusively for our members

FirstFlorida
CREDIT UNION
Enriching People Every Day.®

FirstFlorida.org

Jacksonville
St. Johns
Orange Park
Pembroke Park
Orlando
Tallahassee
Raiford

Applying for a Loan is as Easy as 1,2,3

1 Online application at FirstFlorida.org

2 Apply by phone – call (800) 766-4328

3 Apply in person at any branch location

Move Forward With a Better Auto Loan

Financing Built Around Your Budget

BUY OR REFINANCE AND TAKE ADVANTAGE OF:

- No Payments for Up to 90 Days*
- Competitive Low Rates
- Low-Cost GAP Coverage & Service Protection Plans

Apply Today!

Visit **FirstFlorida.org/auto-loans** or scan the QR code to learn more.

* Some restrictions apply. Payments can be deferred for up to 90 days from the date of loan closing. Interest will continue to accrue during loan payment deferral period. Deferring loan payments may increase the total amount of finance charges you pay. Excludes loans already financed at First Florida Credit Union. Does not apply to indirect loans. Offer can be withdrawn at any time without prior notice. Annual Percentage Rate (APR) will be based upon your individualized credit history. Loans are subject to credit qualifications and approval. Payment Example: A $20,000.00 loan at 4.74% APR (rate as of March 1, 2026) would require monthly payments of $18.90 per thousand borrowed for 60 months. Total interest paid $2,678.87, total amount paid $22,678.87.

Message from Brent E. Lister,

First Florida Credit Union President and CEO

As we move through another busy season, I want to take a moment to congratulate the students, graduates, and families celebrating important milestones this time of year. Whether you're beginning a new chapter, preparing for future goals, or simply managing the demands of everyday life, having trusted financial support can make all the difference. At First Florida, we remain committed to providing tools, guidance, and personalized service to help you move forward in your journey.

I also want to encourage everyone to remain alert to fraud and scams. Fraud attempts continue to evolve through text messages, emails, phone calls, and social media. Scammers may appear convincing and often create a sense of urgency to gain access to personal information. Please remember that **First Florida will never contact you to request your PIN, online banking password, secure access code, or any other confidential information**. If something feels suspicious, pause and contact us directly before responding. Staying cautious is one of the best ways to protect yourself and your finances.

Supporting our communities remains an important part of who we are. Recently, First Florida proudly participated in the weeklong Spring Into Action Blood Drive alongside other local organizations, helping contribute donations that could potentially save 198 lives. We also hosted a free Shred-It event at our Roosevelt Boulevard Branch, where 115 people took advantage of securely shredding their documents. These events are just a few examples of how we strive to make a positive impact in our communities beyond banking.

While you're enjoying the busy summer months, I also want to remind you of First Florida's convenient banking solutions designed to make managing your finances easier wherever life takes you. Members can access accounts at our branches, by phone, through digital

banking, use fee-free ATMs nationwide, and conduct transactions through the CO-OP Shared Branch network. We also make it easy to take advantage of lending options for planned purchases or unexpected expenses in person, online, and by phone. Our goal is to provide flexible solutions that fit your lifestyle and support your financial well-being every step of the way.

This summer, we're giving members more ways to maximize rewards. **Now through September 7, 2026, earn 2X points on fuel purchases when using your First Florida Rewards Visa® Debit or Credit Card**. It's an easy way to earn additional points on everyday spending, with rewards redeemable for travel, merchandise, gift cards, and cash back.

We are now officially in hurricane season, and it's a good time to review emergency plans and ensure important financial information remains accessible if needed. Preparing ahead can help reduce stress during unexpected situations, and First Florida is here to support you with online account access and financial solutions when challenges arise.

Thank you for your continued trust in First Florida. We're proud to serve you and your family and remain committed to enriching people every day.

– Brent E. Lister

Spot Spoofed Phone Calls and Fake Bank Alerts Confidently

Scammers impersonate financial institutions to commit fraud. They craft phone calls and text messages that make them appear to be from legitimate sources, convincing recipients that something has happened to their financial accounts.

“Phone spoofing” occurs when a thief disguises their caller ID to appear as someone else. A recipient’s phone may even identify the spoofed number as coming from a trusted organization.

Scammers may also send fake bank alerts – text messages that appear to be transaction alerts or account warnings.

Spoofed calls and fake bank alerts typically direct recipients to send sensitive information or complete fraudulent transactions. Beware of any calls or texts that:

- Instill a sense of urgency or make threats.
- Demand login credentials or account information.
- Instruct you to reply, click links, or call a suspicious number.

First Florida Credit Union will never initiate a call or text to ask for your account or credit card numbers, login credentials, or any other confidential information. If you suspect you have received a fraudulent communication, contact us directly to report it. Visit **FirstFlorida.org/SAFE** to learn how to prevent scams and fraud.

Have Travel Plans? A Branch Is Near Wherever You Go

Travel with ease knowing your credit union is nearby. With the CO-OP Shared Branch network, you can bank while you’re on the go, just like you would at any First Florida location. Conduct transactions at any participating CO-OP Shared Branch across the country.

To find the nearest CO-OP Shared Branch:

- Visit **FirstFlorida.org/locations**; or
- Download the CO-OP Shared Branch app; or
- Call (888) 748-3266; or
- Text a ZIP Code to 91989*

*SB = Shared Branch, SBX = Shared Branch express

First Florida Investment Services

Getting Paid: Turning Your Savings Into a Retirement Paycheck

During your working years, life is built around a steady paycheck. Retirement flips that script. Instead of earning a paycheck, you're creating one from the money you've already saved. Having a "retirement paycheck" means creating a plan to turn your retirement savings into a reliable income that supports your lifestyle.

Where Retirement Income Comes From

Most retirees rely on a mix of income sources. Social Security is the starting point of the retirement paycheck. Many people use Social Security to cover basic expenses, while also using retirement accounts and other personal savings for flexibility.

Planning for Change

Retirement isn't one long, predictable phase. People's needs and expenses can change over time. Having different income sources and a flexible withdrawal plan can help you adjust as life happens.

Making It Feel Like a Paycheck Again

Having a clear plan for your retirement savings allows you to support yourself, year after year. Creating that "paycheck" feeling can reduce stress and make finances easier to manage.

Consider working with a financial professional to build your own retirement paycheck. Request an appointment with First Florida Investment Services* to discuss your options.

First Florida Investment Services
(904) 359-6800, ext. 8806 • (800) 766-4328, ext. 8806

***Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. First Florida Credit Union and First Florida Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Florida Investment Services, and may also be employees of First Florida Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of First Florida Credit Union or First Florida Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	**Not Credit Union Guaranteed**	**Not Credit Union Deposits or Obligations**	**May Lose Value**

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.

Please visit **https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html** for more detailed information.

It Pay$ to Share

Refer your friends and earn rewards when they open an account with First Florida!*

Visit **FirstFlorida.org/refer-a-friend** or scan the QR code to start earning today.

Earn up to $500*

** Terms & Conditions apply and are available at **FirstFlorida.org/refer-a-friend** or upon request at your local First Florida Credit Union branch.*

FirstFlorida
CREDIT UNION
Enriching People Every Day.®

Jacksonville Home Office
500 West 1st Street, Jacksonville, FL 32202

Jacksonville/Arlington
1820 Rogero Road
Jacksonville, FL 32211

Jacksonville/Atlantic Blvd.
12929 Atlantic Boulevard
Jacksonville, FL 32225

Jacksonville/Mandarin
11467 San Jose Boulevard, Suite 2
Jacksonville, FL 32223

Jacksonville/Southpoint
6622 Southpoint Dr. S., Ste. 100
Jacksonville, FL 32216

Jacksonville/Roosevelt
6319 Roosevelt Blvd.
Jacksonville, FL 32244

Jacksonville/Tamaya
3280 Tamaya Boulevard
Jacksonville, FL 32246

St. Johns/CR 210
1950 CR 210 West
St. Johns, FL 32259

St. Johns/Durbin Creek Crossing
279 Harper Lane
St. Johns, FL 32259

Orange Park/Kingsley
1461 Kingsley Avenue
Orange Park, FL 32073

Orlando
3724 Edgewater Drive
Orlando, FL 32804

Pembroke Park
3281 W. Hallandale Beach Boulevard
Pembroke Park, FL 33023

Tallahassee/Blair Stone
2521 S. Blair Stone Road
Tallahassee, FL 32301

Tallahassee/Northside
1661 Raymond Diehl Road
Tallahassee, FL 32308

Tallahassee/Appleyard
503 Appleyard Drive
Tallahassee, FL 32304

Tallahassee/Southwood
2770 Capital Circle SE
Tallahassee, FL 32311

Tallahassee/Bannerman Crossings
3339 Beech Ridge Court
Tallahassee, FL 32312

Raiford
25638 Northeast State Road 16
Raiford, FL 32083

Member Support Center
(800) 766-4328

Telephone Banking
(800) 766-4328, ext. 8

Lost or Stolen Cards
During business hours: (800) 766-4328
After business hours: (833) 233-2401

Changes to the Fee Schedule

Effective October 1, 2026, the following Fee Schedule changes will take effect:

- Overdraft Transfer from Savings: $3.00 (previously $2.00)
- Temporary Checks: $4.00 (previously $2.00)
- Money Orders: $5.00 (previously $3.00)
- Official Checks: $5.00 (previously $2.00)
- Return/Mail Address Search: $8.00 (previously $5.00)
- Safe Deposit Boxes: Fees increase by $10.00 (all sizes)

All checking accounts receive 2 free ATM transactions per month at non-First Florida ATMs (previously 8 for Student and Rewards Checking; previously 4 for all other checking accounts).

The minimum balance to avoid the Inactivity Fee will be $1,000 (previously $500).

The October 1, 2026 Fee Schedule is included with your June month-end statement. You will find it in your statement mailing or in e-Statements.

Calling All Candidates for Board of Directors

First Florida is now accepting candidate applications for our Board of Directors. For consideration, return a completed nomination application form to:

Nominating Committee
First Florida Credit Union
P.O. Box 43310
Jacksonville, FL 32203-3310

Applications are available at any First Florida branch or can be downloaded from our website at **FirstFlorida.org/press-room**. All returned applications must be postmarked no later than midnight, **July 31, 2026**. Emails and faxes will not be accepted.

Holiday Closings

Our branches and offices will be closed on:

Saturday, July 4, 2026
Independence Day

Monday, September 7, 2026
Labor Day